

Information to identify the case:

Debtor 1:	Donna R. Golden	Social Security number or ITIN: xxx-xx-0051
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN: _____ EIN: _____
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13    2/7/23
Case number:	23-20274-GLT	

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Donna R. Golden	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	906 Blackstone Avenue Connellsville, PA 15425	
<b>4. Debtor's attorney</b> Name and address	Daniel R. White Zebley Mehalov & White, p.c. 18 Mill Street Square P.O. Box 2123 Uniontown, PA 15401 U.S.A.	Contact phone 724-439-9200  Email: dwhite@zeblaw.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: cmecf@chapter13trusteewdpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 3/6/23

**For more information, see page 2**

Debtor Donna R. Golden

Case number 23-20274-GLT

<b>7. Meeting of creditors</b>	<b>April 3, 2023 at 09:00 AM</b>	<b>Location:</b> remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a> , meetings@chapter13trusteewdpa.com
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 6/2/23</b>  <b>Filing deadline: 4/18/23</b> <b>Filing deadline: 8/7/23</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan, objections and hearing</b>	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: <b>4/3/23 at 09:00 AM</b> , Location: <b>remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, meetings@chapter13trusteewdpa.com</b>	
	Creditors have the duty to promptly review all plans and present any objections in a timely manner. <b>Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.</b> Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
Donna R. Golden  
Debtor

Case No. 23-20274-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Mar 06, 2023

User: auto  
Form ID: 309iPGH

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Total Noticed: 49

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Donna R. Golden, 906 Blackstone Avenue, Connellsville, PA 15425-4208
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15576421	+ Arstrat, P.O. Box 33720, Detroit, MI 48232-3720
15576422	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court; Columbia Gas of PA, Revenue Recovery, P.O. Box 117, Columbus, OH 43216
15576424	Excela Health Medical Group, P.O. Box 645189, Pittsburgh, PA 15264-5189
15576426	+ J. Miller Oppy, 201 North Pittsburgh Street, Connellsville, PA 15425-3233
15576431	+ Orlans PC, Strafford Office Buildings- Suite 120, 200 Eagle Road, Wayne, PA 19087-3115
15569170	Quest Diagnostics, 875 Greentree Road, 4 Parkway Center, Pittsburgh, PA 15220-3610
15576434	+ Receivable Management Services, LLC, P.O. Box 19646, Minneapolis, MN 55419-0646

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: dwhite@zeblaw.com	Mar 06 2023 23:50:00	Daniel R. White, Zebley Mehalov & White, p.c., 18 Mill Street Square, P.O. Box 2123, Uniontown, PA 15401, U.S.A.
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Mar 06 2023 23:50:00	Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Mar 07 2023 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 06 2023 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 07 2023 04:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 06 2023 23:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Mar 06 2023 23:50:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Mar 07 2023 04:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15569161	+ EDI: BANKAMER.COM	Mar 07 2023 04:47:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413

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15571238	EDI: BANKAMER.COM	Mar 07 2023 04:47:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15569165	Email/Text: customercareus@creditcorpsolutionsinc.com	Mar 06 2023 23:50:00	Credit Corp Solutions, Inc, 121 W. Election Road--Suite 200, Draper, UT 84020
15569163	+ EDI: CITICORP.COM	Mar 07 2023 04:47:00	Citibank, P.O. Box 790034, Saint Louis, MO 63179-0034
15569164	EDI: WFNNB.COM	Mar 07 2023 04:47:00	Comenity Bank/Victoria's Secret, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15576423	+ Email/Text: bankruptcy@erieinsurance.com	Mar 06 2023 23:51:00	Erie Insurance Group, 100 Erie Insurance Place, Erie, PA 16530-0001
15576425	+ Email/Text: crdept@na.firstsource.com	Mar 06 2023 23:50:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
15569166	+ Email/Text: bk@freedomfinancialnetwork.com	Mar 06 2023 23:50:00	FreedomPlus, Attn: Bankruptcy, P.O. Box 2340, Phoenix, AZ 85002-2340
15569167	EDI: IRS.COM	Mar 07 2023 04:47:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15569162	EDI: JPMORGANCHASE	Mar 07 2023 04:47:00	Chase, P.O. Box 15298, Wilmington, DE 19850-5299
15574952	+ Email/Text: RASEBN@raslg.com	Mar 06 2023 23:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15569168	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 06 2023 23:50:00	KeyBank, Bankruptcy Department, OH-01-51-0622, 4910 Tiedeman Road, Cleveland, OH 44144-2338
15575882	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 06 2023 23:50:00	KeyBank NA, 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15569169	+ EDI: LENDNGCLUB	Mar 07 2023 04:47:00	Lending Club Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15576429	Email/Text: compliance@monarchrm.com	Mar 06 2023 23:50:00	Monarch Recovery Management, Inc., 3260 Tillman Drive- Suite 75, Bensalem, PA 19020
15576430	^ MEBN	Mar 06 2023 23:44:08	MRS Associates, Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15576427	+ Email/Text: bknottices@mbandw.com	Mar 06 2023 23:50:00	McCarthy, Burgess & Wolff, The MB&W Building, 26000 Cannon Road, Cleveland, OH 44146-1807
15576428	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 06 2023 23:50:00	Midland Credit Management, 350 Camino Drive De La Reina- Suite 100, San Diego, CA 92108-3007
15571219	EDI: Q3G.COM	Mar 07 2023 04:47:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
15576432	+ EDI: Q3G.COM	Mar 07 2023 04:47:00	Quantum3 Group, LLC, P.O. Box 2489, Kirkland, WA 98083-2489
15576435	Email/Text: bk@rgsfinancial.com	Mar 06 2023 23:50:00	RGS Financial, P.O. Box 852039, Richardson, TX 75085-2039
15576433	+ Email/Text: ngisupport@radiussgs.com	Mar 06 2023 23:50:00	Radius Global Solutions, P.O. Box 390905, Minneapolis, MN 55439-0905
15569171	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 06 2023 23:50:00	Rocket Mortgage/Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
15569172	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 06 2023 23:50:00	Santander Consumer, P.O. Box 961245, Fort Worth, TX 76161-0244

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15570972	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 06 2023 23:50:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
15569490	+ EDI: RMSC.COM	Mar 07 2023 04:47:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15569173	EDI: RMSC.COM	Mar 07 2023 04:47:00	Synchrony Bank/JCPenney, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15569174	EDI: RMSC.COM	Mar 07 2023 04:47:00	Synchrony Bank/Paypal Buyer Credit, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15569175	EDI: RMSC.COM	Mar 07 2023 04:47:00	Synchrony Bank/Sam's Club, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15569176	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 06 2023 23:50:00	Toyota Financial Services, P.O. Box 9786, Cedar Rapids, IA 52409-0004
15569177	Email/Text: bankruptcies@uplift.com	Mar 06 2023 23:50:00	Uplift, Inc., Attn: Bankruptcy, 440 N. Wolfe Rd., Sunnyvale, CA 94085
15569179	+ EDI: WFFC2	Mar 07 2023 04:47:00	Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517
15569178	+ EDI: WFFC2	Mar 07 2023 04:47:00	Wells Fargo Bank, 1 Home Campus MAC X2303-01A, 3rd Floor, Des Moines, IA 50328-0001
15576436	Email/Text: bankruptcy@firstenergycorp.com	Mar 06 2023 23:50:00	West Penn Power, 76 South Main Street, A-RPC, Akron, OH 44308-1890

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 08, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	

District/off: 0315-2

User: auto

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on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmillawgroup.com

Daniel R. White

on behalf of Debtor Donna R. Golden lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

TOTAL: 4